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PTO/SB/21 (08-00)

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| TRANSMITTAL FORM <i>(to be used for all correspondence after initial filing)</i> | Application Number | 10/766.315 | |
| | Filing Date | January 27, 2004 | |
| | First Named Inventor | JONES, Emerson P. | |
| | Group Art Unit | 3622 | |
| | Examiner Name | Not yet assigned | |
| Total Number of Pages in This Submission | | Attorney Docket Number | G08.070 |

| ENCLOSURES (check all that apply) | | |
|---|--|---|
| <input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment / Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input checked="" type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/ Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53 | <input type="checkbox"/> Assignment Papers (for an Application) <input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) | <input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): Form PTO-1449, 25 cited references, and Acknowledgement Postcard. |
| Remarks | | |

| SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT | |
|--|------------------|
| Firm or Individual name | Kurt M. Maschoff |
| Signature | |
| Date | October 26, 2004 |

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Patent

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: JONES et al.

Application No.: 10/766,315

Filing Date: January 27, 2004

For: METHOD AND APPARATUS FOR
CONDUCTING A TRANSACTION

) Group Art Unit: 3622

) Examiner: Not yet assigned

) **INFORMATION DISCLOSURE
STATEMENT**

) Attorney Docket No.: G08.070

) Buckley, Maschoff & Talwalkar LLC
) Five Elm Street
) New Canaan, CT 06840

CERTIFICATE OF MAILING UNDER 37 CFR 1.8

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Dated: October 26, 2004 By:

Edith Martin
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INFORMATION DISCLOSURE STATEMENT

Sir:

Applicants submit herewith patents, publications or other information of which they are aware that they believe may be material to the examination of this application, and in respect of which, there may be a duty to disclose.

The filing of this information disclosure statement shall not be construed as a representation that a thorough search has been made, an admission that the information cited is, or is considered to be, material to patentability, or that no other material information exists. Nor

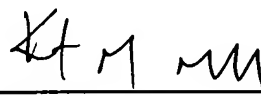
shall the filing of this information disclosure statement be construed as an admission against interest in any manner.

This Information Disclosure Statement is filed in accordance with 37 CFR §§1.56, 1.97 and 1.98. The items listed on the accompanying Form PTO-1449 may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items listed on the enclosed copy of Form PTO-1449 and to independently ascertain their teaching.

No fee is believed to be due under 37 CFR §1.17(p) for this Information Disclosure Statement since its being filed before the mailing date of first office action on the merits.

Respectfully submitted,

October 26, 2004
Date



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Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet

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of

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Complete if Known

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|------------------------|-------------------|
| Application Number | 10/766,315 |
| Filing Date | January 27, 2004 |
| First Named Inventor | JONES, Emerson P. |
| Group Art Unit | 3622 |
| Examiner Name | Not yet assigned |
| Attorney Docket Number | G08.070 |

U.S. PATENT DOCUMENTS

| Examiner Initials* | Cite No. ¹ | U.S. Patent Document | | Name of Patentee or Applicant of Cited Document | Date of Publication of Cited Document MM-DD-YYYY | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear |
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| | H | 2003/0135436 | A1 | Birle et al. | 07/17/2003 | |
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| | J | 2003/0225656 | A1 | Aberman et al. | 12/04/2003 | |
| | K | 2004/0006520 | A1 | Birle et al. | 01/08/2004 | |
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FOREIGN PATENT DOCUMENTS

| Examiner Initials* | Cite No. ¹ | Foreign Patent Document | | | Name of Patentee or Applicant of Cited Document | Date of Publication of Cited Document MM-DD-YYYY | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear | T ⁶ |
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¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.



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|---|---|--------------------------|-------------------|------------------------|---------|
| Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i> | | Complete if Known | | | |
| | | Application Number | 10/766,315 | | |
| | | Filing Date | December 17, 2003 | | |
| | | First Named Inventor | JONES, Emerson P. | | |
| | | Group Art Unit | 3622 | | |
| | | Examiner Name | Not yet assigned | | |
| Sheet | 2 | of | 4 | Attorney Docket Number | G08.070 |

| OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS | | | |
|---|-----------------------|---|----------------|
| Examiner Initials* | Cite No. ¹ | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T ² |
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| Examiner Signature | | Date Considered | |
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| Group Art Unit | 3622 |
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OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS

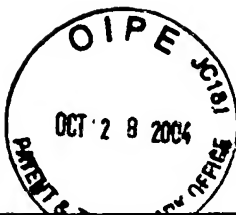
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